

P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

1717 TRN

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Uni-Statement

Account Number:

0294

Statement Period:

Dec 31, 2024

through

Jan 23, 2025

## EXHIBIT A

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Page 1 of 2

ESTATE OF ERIC RALLS  
DEBTOR IN POSSESSION  
BANKRUPTCY CASE #24-60504  
6961 PARK SLOPE  
TYLER TX 75703-0317



To Contact U.S. Bank

By Phone:

800-US BANKS  
(800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

### NEWS FOR YOU

Eligible cardmembers can check out online with Paze<sup>SM</sup> today.

The list of merchants offering Paze at online checkout keeps growing. See the full list of merchants offering Paze at [paze.com/merchant-directory](http://paze.com/merchant-directory)

*Paze and the Paze related marks are wholly owned by Early Warning Services, LLC and are used herein under license.*

### INFORMATION YOU SHOULD KNOW

Effective February 10, 2025, please review updates made to the *Consumer Pricing Information* disclosure which may affect your rights.

Beginning January 6, 2025, you can review the full revised disclosure at [usbank.com/CPI-upcoming-version](http://usbank.com/CPI-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

#### Here's what you should know:

- For the U.S. Bank Smart Rewards®, adding clarification that the Grantor only (GRT) and Trustee & Grantor – Irrevocable Trust (TRG) relationships do not qualify.
- For the Smart Rewards credit account qualification, adding clarification that the home equity line of credit account is for standard home equity lines of credit only.
- For the U.S. Bank Smartly® Savings interest rate bump, adding clarification that for irrevocable trust accounts, Grantor only (GRT) and Trustee & Grantor - Irrevocable Trust (TRG) relationships do not qualify.

#### Great news on your U.S. Bank Smartly® Savings account:

We've enhanced the way we determine the interest rate bump tier so that when you qualify for a higher tier, you start earning sooner:

- For the Combined Qualifying Balance that is calculated monthly, we moved to a rolling 90-day average calculation.
- We've started calculating an aggregated daily balance for all qualifying accounts that is reviewed **daily** to determine whether you qualify for a higher tier.
- At account opening and every month, the higher of these two balances (daily and monthly) are used to determine your interest rate bump tier.

Here's how it works in more detail:

First, at the end of each month an average Combined Qualifying Balance is calculated. The balance is based on a 90-day average balance for all qualifying accounts and is calculated by adding together the end of day ledger combined balances for every day in the last 90 days and dividing the total by:

- 90 calendar days, or
- the number of days since opening an initial qualified account

Next, the Smartly Interest Rate Bump tier that is applied to your U.S. Bank Smartly Savings account is determined by one of two potential calculations:

**Outstanding Deposits**

DATE	AMOUNT
<b>TOTAL</b>	\$ _____

**Outstanding Withdrawals**

DATE	AMOUNT
<b>TOTAL</b>	\$ _____

**IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS****In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers**

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.

- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

**IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS**

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

**CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE****What To Do If You Think You Find A Mistake on Your Statement**

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.

- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

**REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES**

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**CONSUMER REPORT DISPUTES**

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

## INFORMATION YOU SHOULD KNOW

(CONTINUED)

- For the initial evaluation after opening your first qualifying account and at the beginning of every calendar month thereafter, we will apply the Smartly Interest Rate Bump tier based upon the average Combined Qualifying Balance (as described above).
- In addition, we will review the Combined Qualifying Balances on a daily basis to determine whether you qualify for a higher Smartly Interest Rate Bump tier based upon the day's Combined Qualifying Balances.

If your daily Combined Qualifying Balances qualifies you for a tier upgrade, you will be moved to the higher tier (within 5 business days). You will remain in that tier until you qualify for a higher tier based on your daily Combined Qualifying Balances, or the calculated monthly Combined Qualifying Balance qualifies you for a higher or lower tier.

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Switching your U.S. Bank Smartly® Checking account to electronic statements (e-statements) will help keep your account information secure and provide access 2-3 days sooner than mailed paper statements. There are other benefits to e-statements:

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## U.S. BANK SMARTLY CHECKING

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 9294

## Account Summary

	Beginning Balance on Dec 31	\$ 0.00	Number of Days in Statement Period	24
00	Deposits / Credits	1,000.00		
	Other Withdrawals	18.50-		
	Ending Balance on Jan 23, 2025	\$ 981.50		

## Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Jan 10	Electronic Deposit REF=250090166999600N00	From GREENMINDLLC CONS PAY W994477066	\$ 1,000.00
	Total Deposits / Credits		\$ 1,000.00

## Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jan 13	Check Printing Charge		\$ 18.50-
	Total Other Withdrawals		\$ 18.50-

## Balance Summary

Date	Ending Balance	Date	Ending Balance
Jan 10	\$ 1,000.00	Jan 13	\$ 981.50

Balances only appear for days reflecting change.

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6961 PARK SLOPE  
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To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

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**Outstanding Deposits**

DATE	AMOUNT
<b>TOTAL</b>	<b>\$</b>

**Outstanding Withdrawals**

DATE	AMOUNT
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## U.S. BANK SMARTLY CHECKING

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 9294

### Account Summary

	\$	981.50	Number of Days in Statement Period	8
Beginning Balance on Jan 24		981.50		
00 Deposits / Credits		7,500.00		
<b>Ending Balance on Jan 31, 2025</b>	<b>\$</b>	<b>8,481.50</b>		

### Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Jan 29	Electronic Deposit REF=250280128046800N00	From GREENMINDLLC CONS PAY W994477066	\$ 7,500.00
<b>Total Deposits / Credits</b>		<b>\$</b>	<b>7,500.00</b>

### Balance Summary

Date	Ending Balance
Jan 29	8,481.50

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